CANUCK LAW

Reporting That You're Not Getting Elsewhere (Do Your Own Research To Verify)

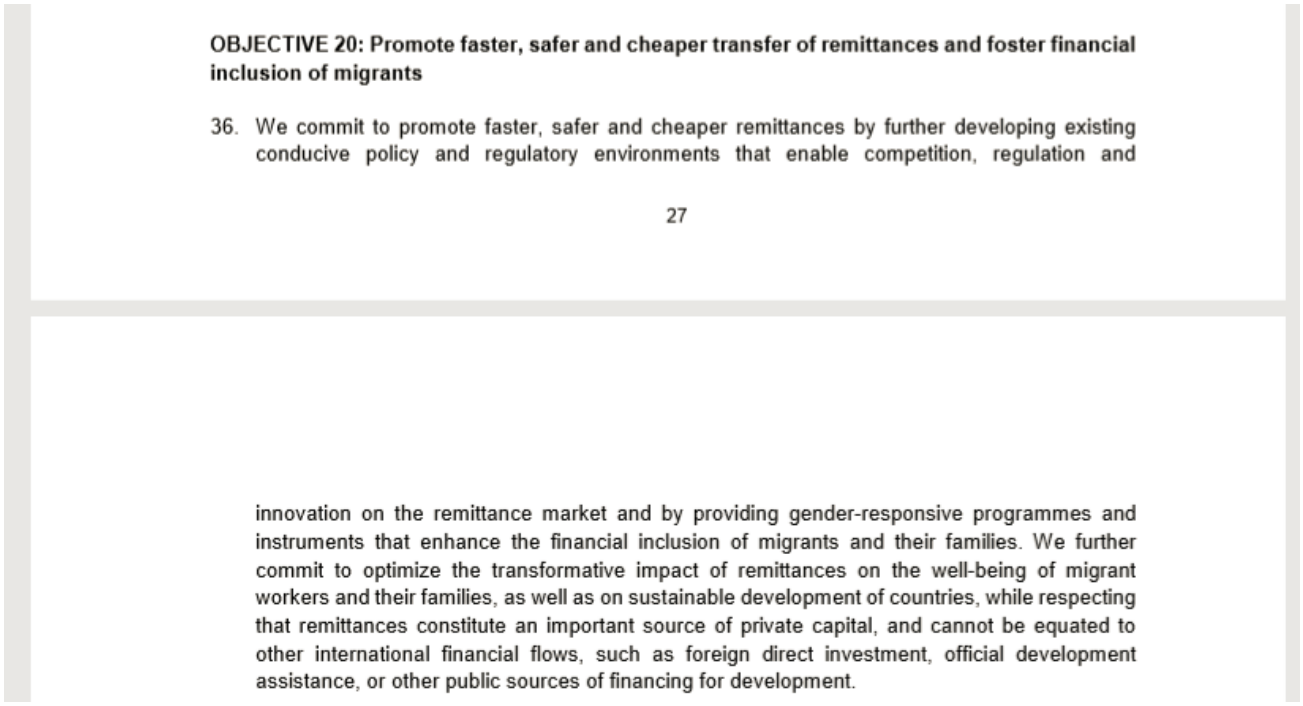
DECEMBER 10, 2019 BY RONNIE

Global Remittances & Hidden Costs Of Immigration

(Dilip Ratha's information from World Bank)

(Pew Research estimates $150B left U.S. in 2017)

(2018: Objective 20 of UN Global Migration Compact)



OBJECTIVE 20: Promote faster, safer and cheaper transfer of remittances and foster financial inclusion of migrants

36. We commit to promote faster, safer and cheaper remittances by further developing existing conducive policy and regulatory environments that enable competition, regulation and

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innovation on the remittance market and by providing gender-responsive programmes and instruments that enhance the financial inclusion of migrants and their families. We further commit to optimize the transformative impact of remittances on the well-being of migrant workers and their families, as well as on sustainable development of countries, while respecting that remittances constitute an important source of private capital, and cannot be equated to other international financial flows, such as foreign direct investment, official development assistance, or other public sources of financing for development.

(2016: Paragraph 57 of NY Declaration)

56. We affirm that children should not be criminalized or subject to punitive measures because of their migration status or that of their parents.

57. We will consider facilitating opportunities for safe, orderly and regular migration, including, as appropriate, employment creation, labour mobility at all skills levels, circular migration, family reunification and education-related opportunities. We will pay particular attention to the application of minimum labour standards for migrant workers regardless of their status, as well as to recruitment and other migration-related costs, remittance flows, transfers of skills and knowledge and the creation of employment opportunities for young people.

58. We strongly encourage cooperation among countries of origin or nationality, countries of transit, countries of destination and other relevant countries in ensuring that migrants who do not have permission to stay in the country of destination can return, in accordance with international obligations of all States, to their country of origin or nationality in a safe, orderly and dignified manner, preferably on a voluntary basis, taking into account national legislation in line with international law. We note that cooperation on return and readmission forms an important element of international cooperation on migration. Such cooperation would include ensuring

(2015: Goal 10.7 of UN Agenda 2030)

10.6 Ensure enhanced representation and voice for developing countries in decision-making in global international economic and financial institutions in order to deliver more effective, credible, accountable and legitimate institutions
10.7 Facilitate orderly, safe, regular and responsible migration and mobility of people, including through the implementation of planned and well-managed migration policies
10.a Implement the principle of special and differential treatment for developing countries, in particular least developed countries, in accordance with World Trade Organization agreements
10.b Encourage official development assistance and financial flows, including foreign direct investment, to States where the need is greatest, in particular least developed countries, African countries, small island developing States and landlocked developing countries, in accordance with their national plans and programmes
10.c By 2030, reduce to less than 3 per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent

Goal 11. Make cities and human settlements inclusive, safe, resilient and sustainable

11.1 By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums
11.2 By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons
11.3 By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries
11.4 Strengthen efforts to protect and safeguard the world's cultural and natural heritage
11.5 By 2030, significantly reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses relative to global gross domestic product caused by disasters, including water-related

1. Mass LEGAL Immigration In Canada

Despite what many think, ***LEGAL*** immigration into Canada is actually a much larger threat than illegal aliens, given the true scale of the replacement that is happening. What was

founded as a European (British) colony is becoming unrecognizable due to forced demographic changes. There are also social, economic, environmental and voting changes to consider. See this Canadian series, and the UN programs for more detail. Politicians, the media, and so-called “experts” have no interest in coming clean on this.

CLICK HERE, for UN Genocide Prevention/Punishment Convention.
CLICK HERE, for Barcelona Declaration & Kalergi Plan.
CLICK HERE, for UN Kalergi Plan (population replacement).
CLICK HERE, for UN replacement efforts since 1974.
CLICK HERE, for tracing steps of UN replacement agenda.

Note: If there are errors in calculating the totals, please speak up. Information is of no use to the public if it isn’t accurate.

2. Important Links

(1) https://blogs.worldbank.org/sites/default/files/mdbrief31_apr_2019_0.pdf
(2) http://pubdocs.worldbank.org/en/992371492706371662/MigrationandDevelopmentBrief27.pdf
(3) http://archive.is/LSGhr
(4) https://www.un.org/pga/72/wp-content/uploads/sites/51/2018/07/migration.pdf
(5) https://www.un.org/en/ga/search/view_doc.asp?symbol=A/RES/71/1
(6) https://sustainabledevelopment.un.org/post2015/transformingourworld
(7) https://www.worldbank.org/en/news/press-release/2014/04/11/remittances-developing-countries-deportations-migrant-workers-wb
(8) http://archive.is/EGCr9
(9) https://www.worldbank.org/en/news/press-release/2016/04/13/remittances-to-developing-countries-edge-up-slightly-in-2015
(10) http://archive.is/C2viK
(11) https://www.worldbank.org/en/news/press-release/2017/04/21/remittances-to-developing-countries-decline-for-second-consecutive-year
(12) http://archive.is/8C4HU
(13) https://www.worldbank.org/en/news/press-release/2018/04/23/record-high-remittances-to-low-and-middle-income-countries-in-2017
(14) http://archive.is/JJGeT

(15) https://www.worldbank.org/en/news/press-release/2018/12/08/accelerated-remittances-growth-to-low-and-middle-income-countries-in-2018
(16) http://archive.is/0qgpZ
(17) https://www.pewresearch.org/global/interactives/remittance-flows-by-country/
(18) http://archive.is/6Get9

3. Context For This Article

Western “leaders” frequently tell people how immigration is a boon to the economy, and that it will bring all sorts of wealth in.

Not withstanding: culture clash, ethnic tensions, increased competition for jobs, added costs when social services factored in, overcrowding, demographic replacement, there is the topic of remittances. Remittances are funds that are sent across borders, typically to family members.

Mass migration enthusiasts routinely claim that people temporarily come to a nation to work, and few intend to stay. Notwithstanding the truth that many (if not most) don’t, does it make it okay if it’s true? How does it enrich a nation when huge sums of money are sent out of the country? How does draining the wealth make it more prosperous?

How big exactly is the issue of remittances? Let’s take a dive into the hard data. Yes, the topic was addressed in this review, but why not dig deeper?

4. Global Migration Compact, Objective 20, 22

> OBJECTIVE 20: Promote faster, safer and cheaper transfer of remittances and foster financial inclusion of migrants
> 36. We commit to **promote faster, safer and cheaper remittances** by further developing existing conducive policy and regulatory environments that enable competition, regulation and innovation on the remittance market and by providing gender-responsive programmes and instruments that **enhance the financial inclusion of migrants and their families**. We further commit to optimize the transformative impact of remittances on the well-being of migrant workers and their families, as well as on

sustainable development of countries, **while respecting that remittances constitute an important source of private capital, and cannot be equated to other international financial flows**, such as foreign direct investment, official development assistance, or other public sources of financing for development.

The UN Global Migration Compact specifically lists making remittances easier and cheaper. Why? To send money back to families. This means that instead of money circulating the host country, much of it will be sent away. Don't worry, it will get worse.

OBJECTIVE 22: Establish mechanisms for the **portability of social security entitlements and earned benefits**
38. We commit to assist migrant workers at all skills levels to have access to social protection in countries of destination and **profit from the portability of applicable social security entitlements and earned benefits in their countries of origin** or when they decide to take up work in another country.

Social benefits such as pensions will be able to be transferred from one nation to another. This means countries like Canada will be forced to pay for pensions and such to people that have not contributed to the country over the years. Now, can these paid out social benefits be turned around and sent back to family members in the form of remittances?

How does the first world benefit from this treaty? How does importing people and forcing locals to face foreign competition help? How does driving down the wages help locals? How does sending that money overseas help the local economy?

It doesn't. But that's what Canada has been signed up for. All without a democratic mandate of course. Rather than stopping, or even slowing the money leaving Western nations, this agreement aims to make it easier and cheaper.

5. New York Declaration, Para 57

57. We will consider facilitating opportunities for safe, orderly and regular migration, including, as appropriate, employment creation, labour mobility at all skills levels, circular migration, family reunification and education-related opportunities. We will pay particular

attention to the application of minimum labour standards for **migrant workers regardless of their status**, as well as to recruitment and other migration-related costs, **remittance flows**, transfers of skills and knowledge and the creation of employment opportunities for young people.

In addition to promoting mass migration and cheaper remittances, is the New York Declaration also trying to normalize people working illegally?

6. SDA Agenda 2030, Goal 10.7

10.7 **Facilitate orderly, safe, regular and responsible migration and mobility of people**, including through the implementation of planned and well-managed migration policies
10.a Implement the principle of special and differential treatment for developing countries, in particular least developed countries, in accordance with World Trade Organization agreements
10.b **Encourage official development assistance and financial flows**, including foreign direct investment, to States where the need is greatest, in particular least developed countries, African countries, small island developing States and landlocked developing countries, in accordance with their national plans and programmes
10.c By 2030, **reduce to less than 3 per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent**

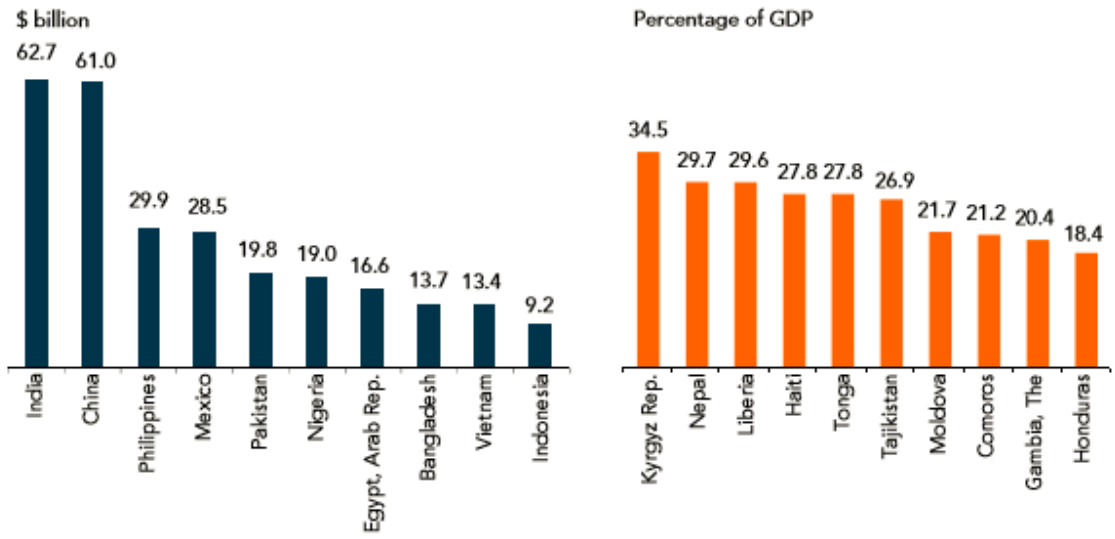
Facilitate orderly, safe, regular and responsible migration and mobility of people? Doesn't that sound a lot like the UN Global Migration Compact? It does, but the same language is written into Agenda 2030 as well. This was signed in September 2015 by Stephen Harper, who calls himself a conservative.

One specific goal is to have the fees for remittances reduced to less than 3%. Why? Because with the mass migration plans that our "leaders" have, replacing the population is only going to continue. So sending money away should be easier and cheaper.

And despite all the talk about these workers being "temporary", they are not. The bulk of them are not going to leave.

7. World Bank Review: 2016 Remittances

FIGURE 1.2. Top Remittance Receivers in 2016



Sources: International Monetary Fund; World Bank World Development Indicators; staff estimates.

Recently, several high-income countries that are **host to many migrants are considering taxation of outward remittances, in part to raise revenue, and in part to discourage undocumented migrants**. The list of countries where such taxes are

being considered includes Bahrain, Kuwait, Oman, Saudi Arabia, the United States, and the United Arab Emirates. However, taxes on remittances are difficult to administer and likely to drive the flows underground.

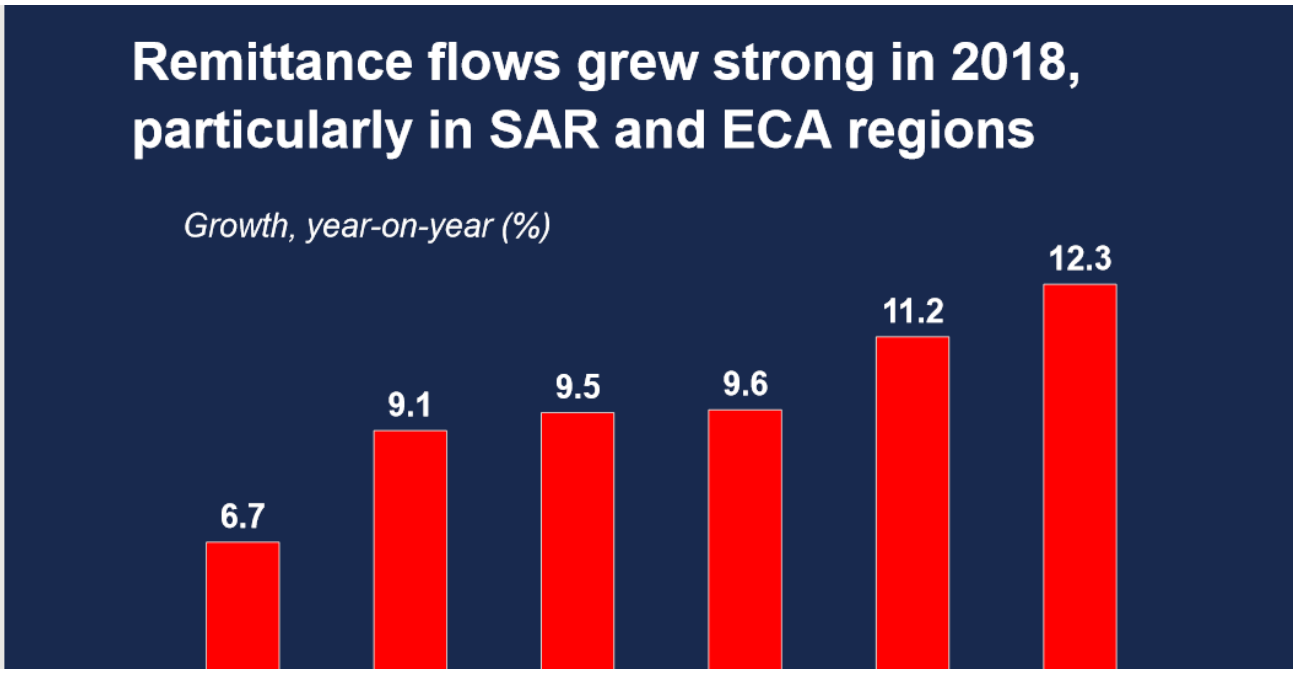
De-risking has the potential to reverse the progress made in reducing remittance costs and adversely impacts broader development objectives. **Moreover, the disappearance of regulated and legal remittance providers could divert flows toward informal channels, which in turn could increase anti-money laundering/countering financing of terrorism (AML/CFT) risks**. In August 2016, the U.S. Treasury and federal banking agencies (including the Federal Reserve Board, Federal Deposit Insurance Corporation, National Credit Union Administration, and Office of the Comptroller of the Currency) released a factsheet aimed at clarifying the AML/CFT regulations and sanctions related to correspondent banking. According to the factsheet, the agencies “do not utilize a zero tolerance philosophy.”

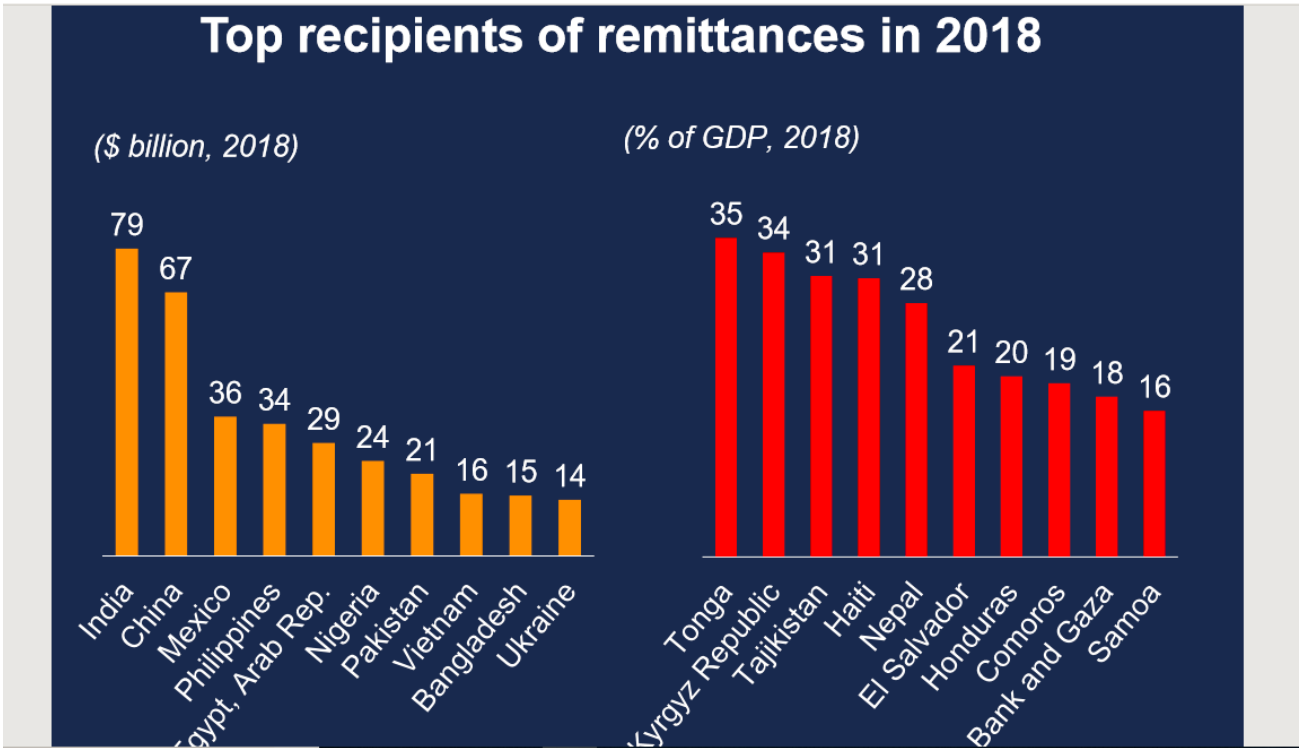
Despite the clarification from the U.S. Treasury and federal banking agencies, **global banks have begun to exit or reduce their exposure to the retail remittance business**. The banks include JPMorgan Chase, Bank of America, and Banamex USA in the United States; National Australia Bank, Westpac Group, and ANZ in Australia; Barclays and HSBC in the United Kingdom; and BBVA in Spain.

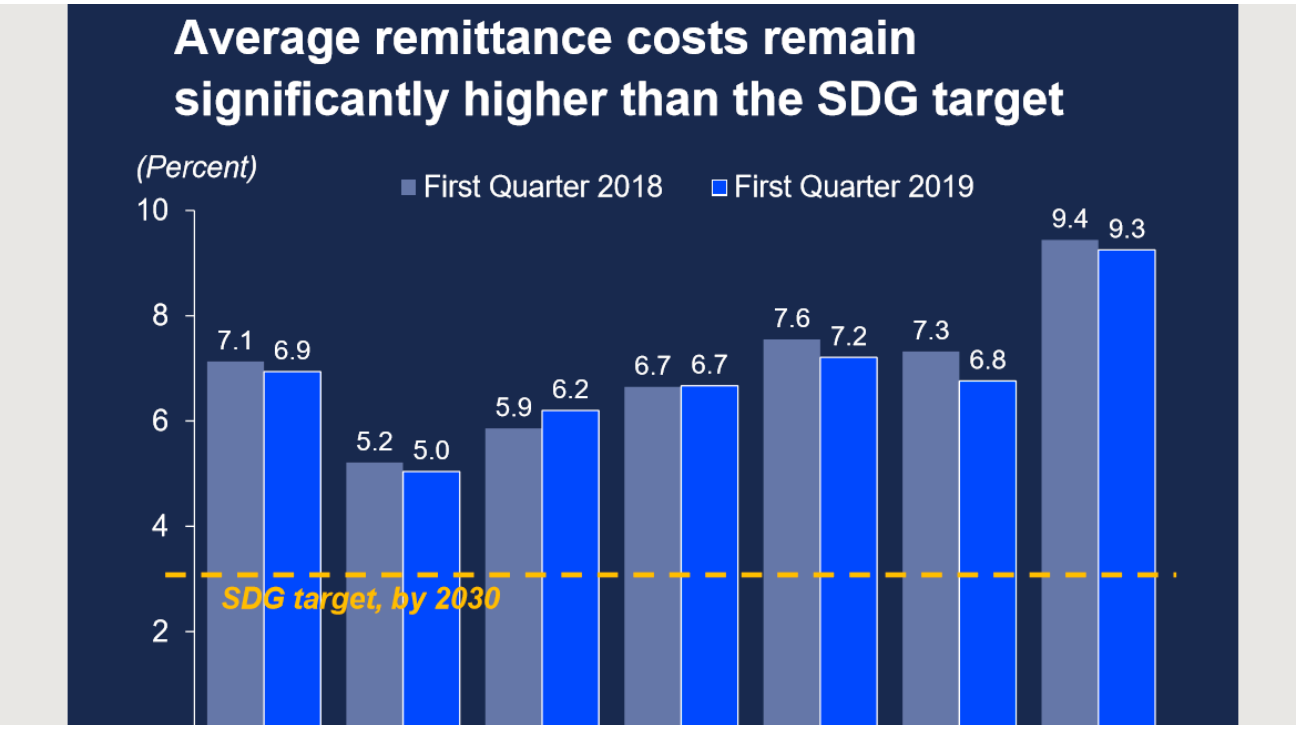
The World Bank discusses things that are being considered, such as formally taxing remittances being sent out of the country.

Also keep in mind, this is April 2017, and the New York Declaration has already been signed. The UN Global Migration Compact is to be signed in 2018, and it is expected to drive remittances much higher. Mass migration will be more easily available, so the assumption makes sense.

8. Ratha: World Bank, Remittances


Remittance flows grew strong in 2018, particularly in SAR and ECA regions
Growth, year-on-year (%)
6.7
9.1
9.5
9.6
11.2
12.3


Top recipients of remittances in 2018
($ billion, 2018)
79
67
36
34
29
24
21
16
15
14
India
China
Mexico
Philippines
Egypt, Arab Rep.
Nigeria
Pakistan
Vietnam
Bangladesh
Ukraine
(% of GDP, 2018)
35
34
31
31
28
21
20
19
18
16
Tonga
Kyrgyz Republic
Tajikistan
Haiti
Nepal
El Salvador
Honduras
Comoros
Bank and Gaza
Samoa



Ratha comments that there is steady year after year growth in the scale of remittances being sent across borders. Of course, the growth varies on region, but in the data presented it is 6-12% consistently.

India, China, Mexico and the Philippines are listed as receiving the highest amount of remittances in 2018. Interestingly, China, India and Philippines are the top 3 sources of immigration in Canada. Mexico being on that list is probably explained by massive

immigration (both legal and illegal) into the United States.

Yes, Goal 10(7)(c) of Agenda 2030 is to reduce the fees for remittances to under 3%. Seems like the people involved are only expecting it to keep increasing.

9. Remittance Estimates: World Bank

Let's take a look at the money flowing in and out of the developed/developing world. One important disclaimer to add: although the World Bank estimates money going in and out of the 1st and 3rd World nations, it doesn't specify to what degree they cross over, or are just transferred within.

It is fair to estimate, however, that the vast majority of the funds going to the 3rd World are transfers from the 1st. Also, it's fair to estimate that the majority of fund the 1st World receives are from other 1st world nations.

Year	Total ($B)	To 1st World	To 3rd World	Diff.
2013	$581B	$177B	$404B	$227B
2014	$592B	$162B	$430B	$268B
2015	$582B	$142B	$440B	$298B
2016	$573B	$144B	$429B	$285B
2017	$613B	$147B	$466B	$319B
2018	$689B	$161B	$528B	$367B

Sources For The Chart
CLICK HERE, for World Bank, remittances in 2013.
CLICK HERE, for World Bank, remittances in 2015.
CLICK HERE, for World Bank, remittances in 2016.
CLICK HERE, for World Bank, remittances in 2017.
CLICK HERE, for World Bank, remittances in 2018.

Hundreds of billions of dollars a year flow annually to the developing world, the majority of it

from the Western World. When politicians talk about the financial benefits of immigration, is this what they mean? The pouring of money out of their countries?

10. Pew Research: $150B in 2017 (USA)

Pew Research, among many other things, tracks and estimates remittances sent back. The numbers are staggering, particularly in the U.S. An estimated $150 billion was sent outside the country in the year 2017.

Just think. All that money could have funded Donald Trump's border wall. In fact, it would fund it several times over. Let's take a look

Rank	Nation	Est. ($ Billions)
1	Mexico	30.019
2	China	16.141
3	India	11.714
4	Philippines	11.099
5	Vietnam	7.735
6	Guatemala	7.725
7	Nigeria	6.191
8	El Salvador	4.611
9	Dominican Republic	4.594
10	Honduras	3.769

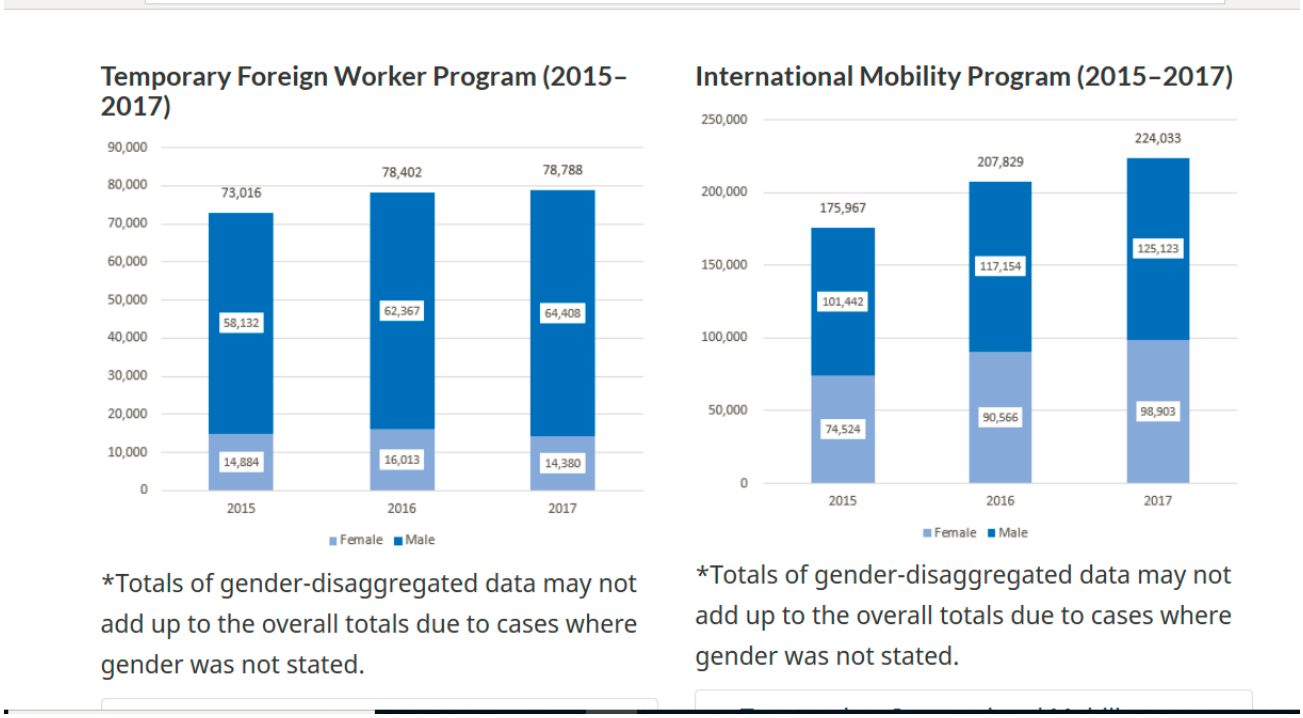
This table only covers the top destinations for the remittances out of the U.S., but the point should be obvious. It doesn't really stimulate the "American" economy when so much money is being sent overseas. It disproves (to a large degree) that there is any real economic benefit to this immigration system.

Also worth noting is that large amounts of foreign “temporary” labour has the added effect of driving down wages, as more people will be competing for the same job. This creates an employer’s market. And as we all know, these aren’t really “temporary” workers. Most will try to stay.

True, this focuses on the U.S. situation, but it’s worth covering, as Canada faces the same issues that our Southern neighbours do.

11. Temporary Workers In Canada

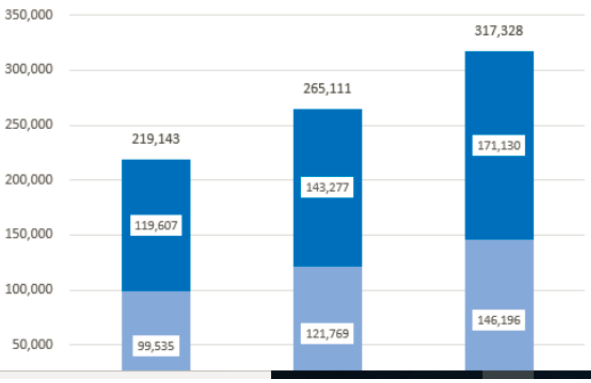
(Source: 2018 Annual Report to Parliament)



B. International Students

In 2017, Canada issued 317,328 study permits to international students. In 2017, a total of 92% of study permit applications submitted overseas were finalized within the established service standard of two months.

Study Permit Holders (2015–2017)



To address the obvious: many temporary workers (and students) will remain in Canada even after their visa is up. Transitioning to permanent resident is usually an option. But even if they don't, money is still being sent out of the country. Take a look at how many "temporary" workers we have in the TFWP and the International Mobility Program.

Temporary Foreign Worker Program

Report Year	Numbers
2004	82,151
2005	90,668
2006	99,146
2007	112,658
2008	165,198
2009	192,519
2010	178,478
2011	182,276

2012	190,842
2013	213,573
2014	221,310
2015	95,086
2016	73,016
2017	78,402
2018	78,788

International Mobility Program

Report Year	**Numbers**
2004	included
2005	included
2006	included
2007	included
2008	included
2009	included
2010	included
2011	included
2012	included
2013	included
2014	included
2015	197,924
2016	175,967
2017	207,829

2018	224,033

Also, it's worth noting that students are allowed to work up to 20 hours/week, even while school is in session. Many (though not all) do. And Canada has certainly experienced an uptick in workers in recent years.

Report Year	**Numbers**
2004	61,293
2005	56,536
2006	57,476
2007	61,703
2008	64,636
2009	79,509
2010	85,140
2011	96,157
2012	98,383
2013	104,810
2014	111,865
2015	127,698
2016	219,143
2017	265,111
2018	317,328

Data for the tables, is in this link. It includes archived listings for the Annual Reports to Parliament on Immigration from 2004 to 2018.

And no, not everyone coming to Canada will be sending money back. However, the

temptation is there for anyone with family members left behind.

12. Remittances Directly Tied To Immigration

The World Bank is candid in making the connection between immigration and remittances. It is mainly by people who have gone to another country to world, and then send money back for family members.

While this is certainly noble, the money leaving the host nation is money that is not being spent in the host economy. It is money disappearing.

True, the person earning the money does have the right to spend it. However, how does that help the host country, when large sums of money are simply transferred out, year after year? It is a massive drain which could otherwise be spent here.

CANADA, GLOBALISM, IMMIGRATION (CANADA), US, WORLD